PATENT

Docket No.: 36287-04300

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : BATESON et al. Group Art Unit : TBA
Serial No. : 10/656.408 Examiner : TBA

Filed : September 5, 2003

Thea . Beptember 5, 2005

For : METHOD AND SYSTEM FOR PROVIDING

STABLE VALUE

INFORMATION DISCLOSURE STATEMENT

Mail Stop Information Disclosure Statement COMMISSIONER FOR PATENTS P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

- 1. [] For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
- 2. [] For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application.
- 4. [X] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - [] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.

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	[]	37 C.F.R. §1.97(b)(2), within three months of the date of entry into the nat stage as set forth in §1.491 in an international application.							
	[X]	37 C.F.R. $\S1.97(b)(3)$, before the mailing date of a first Office action on the merits.							
5. []	is bei paragr (where	No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since i is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.							
6.[]	[] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Stateme is being filed in compliance with 37 C.F.R. §1.97(c), after the period sp paragraph 4 above but before the mailing date of a final action or a notice of (where there has been no prior final action):								
	[]	A check in the amount of \$ is enclosed in payment of the fee.							
	[]	Charge the fee to Deposit Account No. 13-4500. Order No A DUPLICATE COPY OF THIS SHEET IS ATTACHED.							
7. []	A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:								
	a.	one of the certifications pursuant to 37 C.F.R. $\S 1.97(e)$ set forth in paragraph 9 below; and							
	b.	the attached petition requesting consideration of this Information Disclosure Statement; and							
	c.	the fee due under 37 C.F.R. $\S1.17(i)(1)$ which is paid as set forth in paragraph 10 below.							

- A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
 - a. [] 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
 - b. [] 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation

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application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.

- c. [] The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 10 below.
- 9. [] I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
 - [] I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
- [] A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. \$1.17(i)(1).
 - [] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 13-3250. Order No. ______. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
 - [X] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 13-3250. Order No. 36287-04300. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

MILBANK, TWEED, HADLEY & MCCLOY LLP

September 17, 2003

Chris L. Holm

Reg. No. 39,227

MILBANK, TWEED, HADLEY & McCLOY LLP 1 Chase Manhattan Plaza New York, NY 10005-1413 (212) 530-5000 / (212) 530-5219 (Facsimile)

	EP 22	2003										
FORM PTO-1449 LIST PARTMENT OF COMMERCE						ATTY. DOCKET NO.: 36287-04300			SERIAL NO.: 10/656,408			
INFORMATION DISCLOSURE STATEMENT					APPLICANT: BATESON et al.							
(Us	l sheets if necess		FILING DATE: September 5	FILING DATE: GROUP ART UNIT:								
U.S. PATENT DOCUMENTS												
EXAMINER INITIAL				NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE					
	5,926,792 07/20/99 Kop		Kopp	es et al.	s et al.		09/18/98					
	5,802,500 09/01/98			Ryan	et al.			10/14/92				
	5,590,037 12/31/96 Ryan			et al.			09/1	7/93				
FOREIGN PATENT DOCUMENTS												
	DOCUMENT NUMBER DATE		COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO						
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)												
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EXAMINER 07/21/2008 DATE CONSIDERED 07/21/2008												

Docket No.: 36287-04300
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The control of the United States Patent and Trademark Office

In re Application of: BATESON et al.

Serial No.:

10/656,408

Filing Date:

September 5, 2003

Title:

METHOD AND SYSTEM FOR PROVIDING STABLE VALUE

Paper Filed: Information Disclosure Statement

CERTIFICATE OF MAILING

I hereby certify that on September 17, 2003, this correspondence is being deposited with the United States Postal Service, with sufficient postage, as First Class Mail in an envelope addressed to:

Mail Stop (Information Disclosure Statement) Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450.

Maria Lagdameo